

Fig. 1

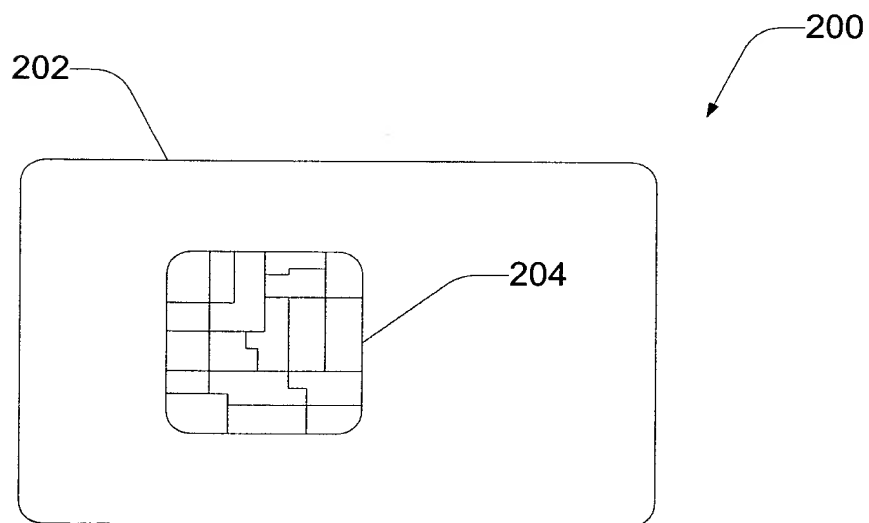


Fig. 2

10/22/00 9859660

PRIMARY LANGUAGE IDENTIFIER <u>302</u>	SECONDARY LANGUAGE IDENTIFIER <u>304</u>	PERSONAL DATA <u>306</u>
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MEMORY RECORD
300

Fig. 3

LANGUAGE IDENTIFIER <u>402</u>	PIN <u>404</u>	PERSONAL DATA <u>406</u>	BANK DATA <u>408</u>	ACCOUNT DATA <u>410</u>
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MEMORY RECORD
400

Fig. 4

0965386-092701

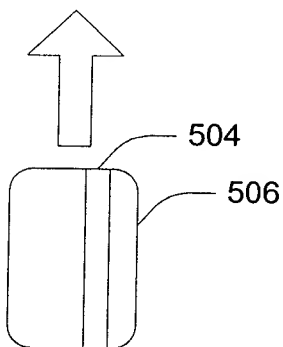
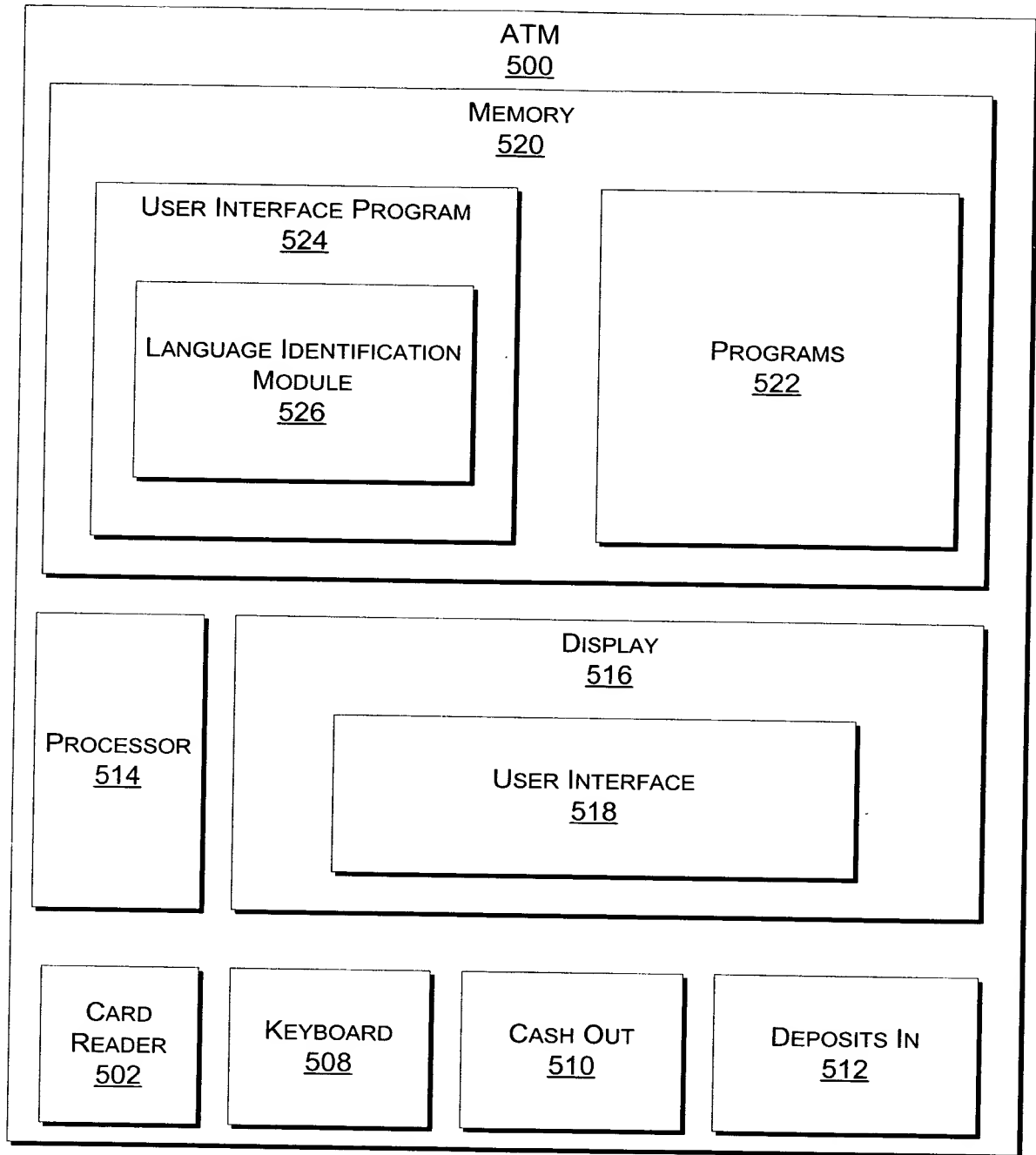
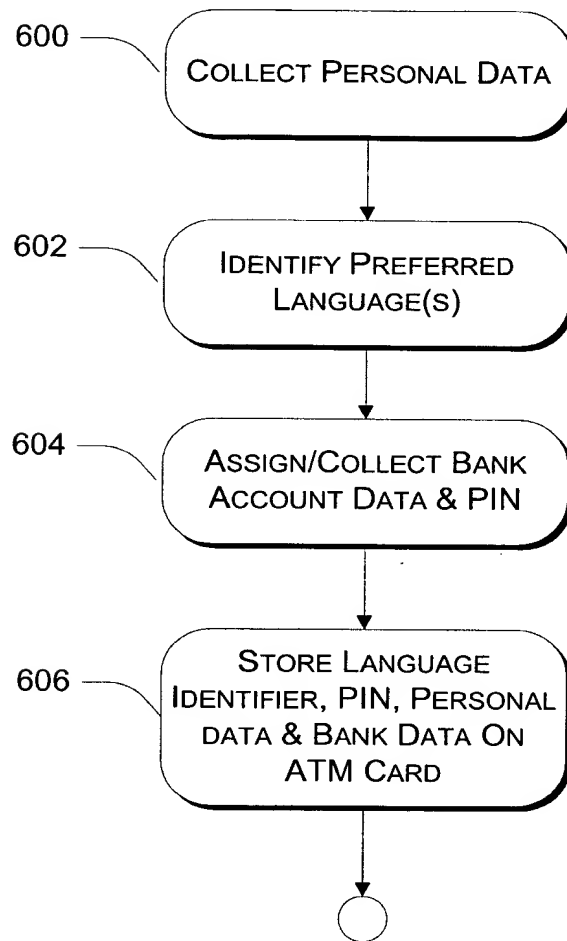


Fig. 5

10/25/99 9809060

*Fig. 6*

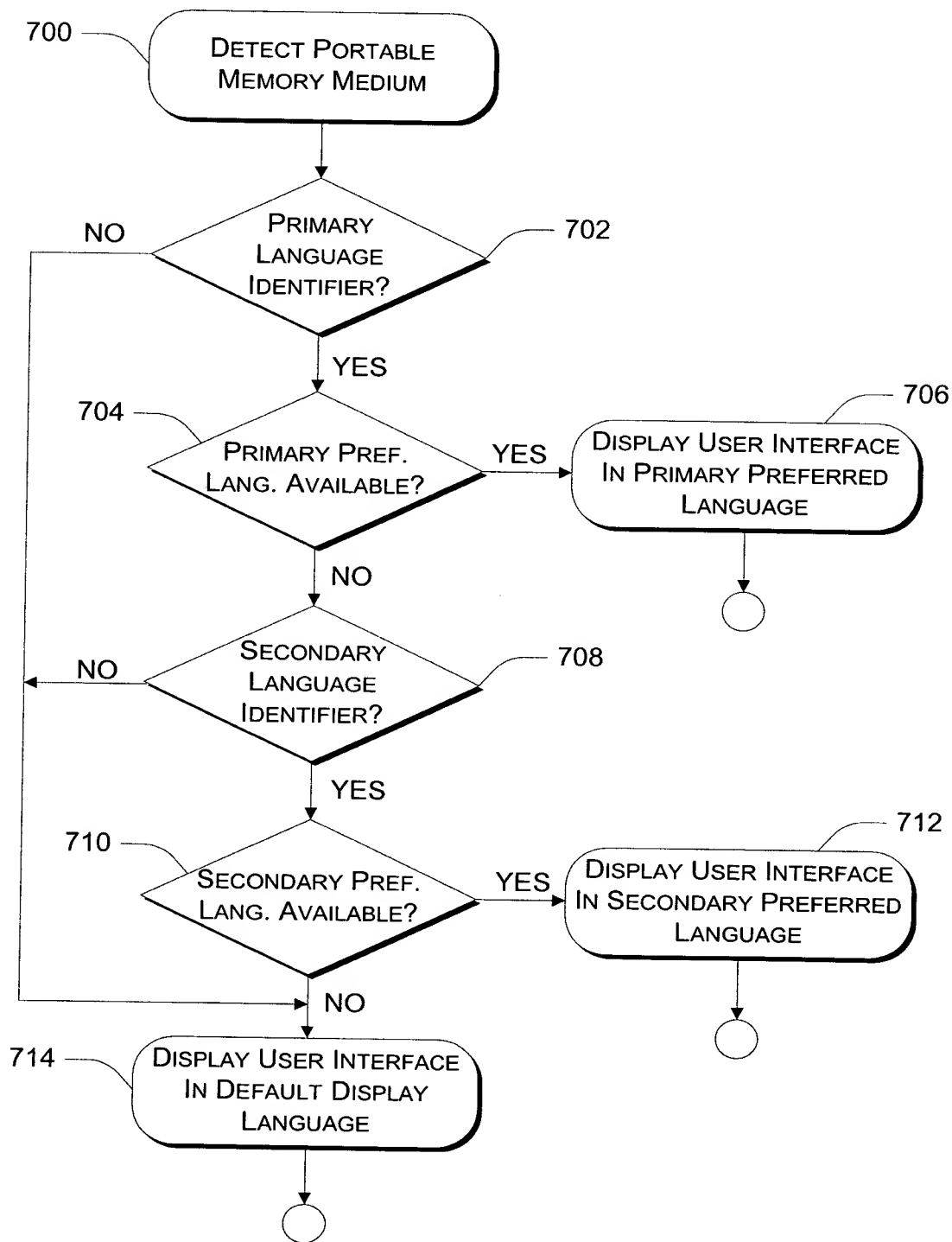


Fig. 7